

**Information to identify the case:**

Debtor 1	<b>Robert J. Avellino</b>	Social Security number or ITIN	xxx-xx-5660
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<b>Arlene M. Avellino</b>	Social Security number or ITIN	xxx-xx-3891
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>18-30490-JNP</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert J. Avellino

Arlene M. Avellino

6/30/20

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Robert J. Avellino  
Arlene M. Avellino  
DebtorsCase No. 18-30490-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 53

Date Rcvd: Jun 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2020.

db/jdb +Robert J. Avellino, Arlene M. Avellino, Parklane @ Garden State Park,  
1 Parklane Blvd-Apartment 2302, Cherry Hill, NJ 08002-3863  
r +Craig Berberich, 409 Marlton Pike, Cherry Hill, NJ 08034-2413  
cr +Nationstar Mortgage LLC D/B/A Mr. Cooper As Serv, Stern Lavinthal & Frankenberg LLC,  
105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640  
cr +U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE for CSM, RAS Crane, LLC,  
10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461  
517813442 +ADT Security Services, c/o Souch RM, 4615 Dundas Drive, Suite 102,  
Greensboro, NC 27407-1761  
517813444 +Amcol Systems, 111 Lancewood Road, Columbia, SC 29210-7523  
517813445 +Attorney General of the United States, Department of Justice,  
Constitution Ave and 10th St. NW, Washington, DC 20530-0001  
517813448 +Capital One / Saks Fifth, 3455 Hwy 80 West, Jackson, MS 39209-7202  
517813450 +Capital One/Lord & Taylor, PO Box 30253, Salt Lake City, UT 84130-0253  
517813452 +Cooper University Health Care, P.O. Box 2090, Morrisville, NC 27560-2090  
517813457 DSNB/Macys, PO Box 8218, Monroe, OH 45050  
517905414 Emergency Physician Associate of South Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123  
517813458 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030  
(address filed with court: Forster, Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725)  
517813461 +Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
517813463 +Northstar Location Services, LLC, Attn Financial Services Dept, 4285 Genesee Street,  
Buffalo, NY 14225-1943  
517813464 Office of Chief Counsel, Internal Revenue Service, SB/SE Division Counsel,  
One Newark Center, Suite 1500, Newark, NJ 07102-5224  
517889152 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
517813466 PNC Bank, PO Box 8807, Dayton, OH 45401-8807  
517813467 +PNC Bank, PO Box 1820, Dayton, OH 45401-1820  
517813465 Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406  
517813470 +ProCo, PO Box 2462, Aston, PA 19014-0462  
517813471 +Providence Hospital, PO Box 42008, Phoenix, AZ 85080-2008  
517813472 +Quest Diagnostics, PO Box 7306, Hollister, MO 65673-7306  
517813473 +Radius Global Solutions, P.O. Box 390846, Minneapolis, MN 55439-0846  
517858443 +TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507  
517860527 +TD Bank, N.A., 30 Montgomery Steet, Suite 1205, Jersey City NJ 07302-3835  
517822575 +U.S. BANK NATIONAL ASSOCIATION, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170,  
Duluth, GA 30097-8461  
517865959 +U.S. Bank National Association, PO Box 619096, Dallas TX 75261-9096  
517813476 +Virtua Health, Patient Account Services, 5 Eves Drive, Marlton, NJ 08053-3135

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Jul 01 2020 02:56:20 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Jul 01 2020 02:56:17 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
517852954 EDI: GMACFS.COM Jul 01 2020 06:13:00 Ally Financial, PO Box 130424,  
Roseville MN 55113-0004  
517813443 +EDI: GMACFS.COM Jul 01 2020 06:13:00 Ally Financial, PO Box 380902,  
Minneapolis, MN 55438-0902  
517813446 +EDI: TSYS2.COM Jul 01 2020 06:13:00 Barclays Bank Delaware, 125 S West Street,  
Wilmington, DE 19801-5014  
517813447 +E-mail/Text: lriley@caperegional.com Jul 01 2020 02:55:38 Cape Regional Medical Center,  
2 Stone Harbor Blvd, Cape May Court House, NJ 08210-2138  
517855565 EDI: CAPITALONE.COM Jul 01 2020 06:13:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
517813449 +EDI: CAPITALONE.COM Jul 01 2020 06:13:00 Capital One Bank USA NA, 10700 Capital One Way,  
Glen Allen, VA 23060-9243  
517813451 +EDI: CAPITALONE.COM Jul 01 2020 06:13:00 Capital One/Neiman Marcus, 10700 Capital One Way,  
Glen Allen, VA 23060-9243  
517813453 +EDI: CCS.COM Jul 01 2020 06:13:00 Credit Collection Services, 725 Canton Street,  
Norwood, MA 02062-2679  
517813454 EDI: CRFRSTNA.COM Jul 01 2020 06:13:00 Credit First National Assoc, PO Box 81315,  
Cleveland, OH 44181-0315  
517813455 E-mail/PDF: creditonebknofications@resurgent.com Jul 01 2020 03:02:42 Credit One Bank,  
PO Box 98872, Las Vegas, NV 89193-8872  
517813456 EDI: IRS.COM Jul 01 2020 06:13:00 District Director of the IRS, 955 S. Springfield Avenue,  
Springfield, NJ 07081  
517911043 E-mail/PDF: resurgentbknofications@resurgent.com Jul 01 2020 03:03:21 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517813460 +EDI: CCS.COM Jul 01 2020 06:13:00 Liberty Mutual, c/o Credit Collection Services,  
725 Canton Street, Norwood, MA 02062-2679  
517921616 +EDI: MID8.COM Jul 01 2020 06:13:00 Midland Funding LLC, PO Box 2011,  
Warren, MI 48090-2011

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Total Noticed: 53

Date Rcvd: Jun 30, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517813462 +E-mail/Text: bnc@nordstrom.com Jul 01 2020 02:55:36 Nordstrom TD Bank USA,  
13531 E Caley Ave, Englewood, CO 80111-6505  
517813468 EDI: PRA.COM Jul 01 2020 06:13:00 Portfolio Recovery Associates, 120 Corporate Blvd,  
Suite 100, Norfolk, VA 23502  
517813469 EDI: PRA.COM Jul 01 2020 06:13:00 Portfolio Recovery Associates, LLC, PO Box 12914,  
Norfolk, VA 23541  
517937132 EDI: PRA.COM Jul 01 2020 06:13:00 Portfolio Recovery Associates, LLC,  
c/o Aadvantage Aviator Red, POB 41067, Norfolk VA 23541  
517936368 EDI: PRA.COM Jul 01 2020 06:13:00 Portfolio Recovery Associates, LLC, c/o Lord & Taylor,  
POB 41067, Norfolk VA 23541  
517927822 EDI: PRA.COM Jul 01 2020 06:13:00 Portfolio Recovery Associates, LLC, c/o Saks,  
POB 41067, Norfolk VA 23541  
517813474 EDI: TDBANKNORTH.COM Jul 01 2020 06:13:00 TD Bank, 32 Chestnut Street,  
Lewiston, ME 04240  
517813475 +E-mail/Text: usanj.njbankr@usdoj.gov Jul 01 2020 02:56:20 United States Attorney\*,  
For Internal Revenue Service), 970 Broad Street, 5th Floor, Newark, NJ 07102-2527  
TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517936414 PNC BANK, NATIONAL ASSOCIATION  
517813459\* +Internal Revenue Service\*, P.O. Box 7346, Philadelphia, PA 19101-7346  
517937558\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, c/o Aadvantage Aviator Red,  
POB 41067, Norfolk VA 23541)

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 02, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2020 at the address(es) listed below:

Bruce C. Truesdale on behalf of Joint Debtor Arlene M. Avellino brucectruesdalepc@gmail.com,  
bctpccef@gmail.com/r49787@notify.bestcase.com  
Bruce C. Truesdale on behalf of Debtor Robert J. Avellino brucectruesdalepc@gmail.com,  
bctpccef@gmail.com/r49787@notify.bestcase.com  
Harold N. Kaplan on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE for CSMC  
MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-2 hkaplan@rasnj.com,  
informationathnk@aol.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Jane L. McDonald on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper As  
Servicer For U.S. Bank National Association, As Trustee For CSMC Mortgage-Backed Pass-Through  
Certificates, Series 2007-2 cmecf@sternlav.com  
Kevin Gordon McDonald on behalf of Creditor PNC Bank, National Association  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Maria Cozzini on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper As Servicer For  
U.S. Bank National Association, As Trustee For CSMC Mortgage-Backed Pass-Through Certificates,  
Series 2007-2 mcozzini@sternlav.com  
Michael M Khalil on behalf of Debtor Robert J. Avellino mkhalilecf@gmail.com  
Michael M Khalil on behalf of Joint Debtor Arlene M. Avellino mkhalilecf@gmail.com  
R. A. Lebron on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bankruptcy@feinsuch.com  
Sindi Mncina on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE for CSMC  
MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-2 smncina@rascrane.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

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User: admin  
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 14